



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [MIDLAND FINANCIAL CO.](#)

City/State [OKLAHOMA CITY, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [33,114,847](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MIDLAND FINANCIAL CO.
501 NW GRAND BLVD
OKLAHOMA CITY, OK 73118

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	32,620,786	31,038,756	31,344,655	25,500,435	18,929,677
Net income (\$000)	335,756	423,324	782,749	382,278	279,457
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.11	2.67	81	3.34	2.65	90	3.30	2.60	90	3.18	2.77	74	3.10	3.01	48
+ Non-interest income	0.96	0.96	58	1.08	1.11	55	0.91	1.04	49	0.79	1.21	34	0.77	1.32	30
- Overhead expense	1.97	2.17	39	1.68	2.24	16	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34
- Provision for credit losses	-0.06	0.09	9	-0.06	-0.15	60	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11
+ Securities gains (losses)	0	0	18	0	0.01	6	0	0.01	9	0	0.02	3	0	0.01	23
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	2.16	1.40	93	2.80	1.79	92	2.57	1.66	94	1.54	1.04	82	1.52	1.56	44
Net operating income	2.06	1.06	96	2.73	1.36	96	2.50	1.26	96	1.50	0.81	93	1.48	1.19	81
Net income	2.06	1.06	96	2.73	1.35	96	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80
Net income (Subchapter S adjusted)	1.63	1.63	50	2.16	2.16	50	1.97	1.97	50	1.18	1.18	50	1.17	1.17	50
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.84	3.12	90	4.15	3.14	92	4.10	3.06	91	4.35	3.55	89	4.95	4.41	82
Interest expense	0.52	0.24	89	0.59	0.27	90	0.57	0.25	90	0.94	0.52	89	1.55	1.08	82
Net interest income (tax equivalent)	3.32	2.88	78	3.56	2.85	90	3.52	2.80	89	3.40	3.01	71	3.40	3.33	47
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.08	13	0.05	0.13	31	0.03	0.11	29	0.06	0.27	21	0.01	0.21	8
Earnings coverage of net loan and lease losses (X)	-413.18	-9.51	9	62.47	4.52	84	115.91	39.72	83	40.21	22.91	82	184.94	24.40	94
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.64	1.17	10	0.78	1.39	13	0.67	1.23	13	0.90	1.58	11	0.69	0.83	38
Allowance for loan and lease losses / Total loans and leases	0.64	1.15	13	0.78	1.37	14	0.67	1.20	14	0.90	1.55	11	0.69	0.81	39
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15	0.41	12	0.28	0.63	17	0.13	0.49	10	0.35	0.71	17	0.24	0.57	15
30–89 days past due loans and leases / Total loans and leases	4	0.32	99	2.91	0.27	99	2.91	0.32	97	3.76	0.39	99	7.26	0.43	99
Liquidity and Funding															
Net noncore funding dependence	25.49	3.09	94	37.52	-1.82	96	35.62	-2.33	96	40.31	3.20	94	39.22	14.45	91
Net short-term noncore funding dependence	25.22	-1.79	97	37.04	-8.21	99	35.35	-7.71	99	36.08	-4.76	99	-6.49	3.38	16
Net loans and leases / Total assets	79.93	61.60	90	81.14	59.81	96	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60
Capitalization															
Tier 1 leverage ratio	8.86	9.08	45	8.67	9.11	39	8.79	8.98	51	7.96	9.13	15	8.69	9.76	20
Holding company equity capital / Total assets	10.12	10.04	50	8.34	10.88	13	8.88	10.71	22	6.83	11.16	3	7.99	12.43	5
Total equity capital (including minority interest) / Total assets	10.12	10.14	48	8.34	11.01	12	8.88	10.82	19	6.83	11.29	2	7.99	12.57	3
Common equity tier 1 capital / Total risk-weighted assets	17.49	11.90	94	17.58	12.69	92	17.67	12.42	92	15.64	12.38	85	14.57	12.17	83
Net loans and leases / Equity capital (X)	7.90	6.22	80	9.73	5.51	96	9.36	5.53	94	11.73	5.58	98	8.80	5.21	94
Cash dividends / Net income	76.89	34	94	4.37	25.30	13	24.10	28.27	41	21.12	42.30	21	12.08	33.12	14
Cash dividends / Net income (Subchapter S adjusted)	69.44	69.44	50	-21.71	-21.71	50	3.14	3.14	50	-0.65	-0.65	50	-12.02	-12.02	50
Growth Rates															
Assets	6.52	7.91	57	27.67	9.29	93	8.54	10.50	49	28.84	16.68	82	33.34	9.26	91
Equity capital	29.26	-0.29	89	62.61	9.31	95	41.24	7.46	92	10.05	6.99	71	8.43	10.49	56
Net loans and leases	4.93	11.87	34	34.76	0.79	93	12.76	3.36	81	46.69	9.07	94	29.64	9.10	89
Noncore funding	-14.69	10.50	25	33.55	-23.76	96	-3.36	-14.79	72	19.06	-12.18	86	35.95	6.59	87
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0.94	11.61	28	1.48	11.05	27	1.14	10.95	28	1.96	13.56	25	1.04	13.04	29
Equity investment in subsidiaries / Equity capital	99.65	103.92	30	100.09	103.07	39	99.45	103.22	31	99.94	102.81	33	99.83	103.22	31
Cash from ops + noncash items + op expense / Op expense + dividends	101.32	116.54	42	97.19	130.64	33	101.54	154.48	25	106.20	147.24	26	111.45	190.27	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	552,246	546,239	1,099,551	918,806	761,215	1.10	115.11
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	552,246	546,239	1,099,551	918,806	761,215	1.10	115.11
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	552,246	546,239	1,099,551	918,806	761,215	1.10	115.11
Investment interest income (tax equivalent).....	18,175	48,864	83,942	99,000	66,071	-62.80	1.52
Interest on balances due from depository institutions.....	3,195	29	229	495	2,763	10917.24	-61.84
Interest income on other earning assets.....	13,218	8,968	20,310	18,033	22,796	47.39	52.32
Total interest income (tax equivalent).....	586,834	604,100	1,204,032	1,036,334	852,845	-2.86	101.19
Interest on time deposits of \$250K or more	646	1,061	1,822	7,424	9,748	-39.11	-69.78
Interest on time deposits < \$250K.....	2,632	4,940	8,046	30,773	42,987	-46.72	-77.54
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	18,961	19,816	37,947	63,955	55,003	-4.31	304.11
Interest on other borrowings and trading liabilities.....	57,957	60,523	120,733	122,654	158,816	-4.24	50.71
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	80,196	86,340	168,548	224,806	266,554	-7.12	40.69
Net interest income (tax equivalent).....	506,638	517,760	1,035,484	811,528	586,291	-2.15	115.89
Non-interest income.....	156,936	167,283	285,984	200,690	146,335	-6.19	75.91
Adjusted operating income (tax equivalent)	663,574	685,043	1,321,468	1,012,218	732,626	-3.13	104.88
Overhead expense.....	320,688	260,629	544,229	504,312	444,821	23.04	65.11
Provision for credit losses.....	-10,000	-9,052	-28,709	115,371	1,538		
Securities gains (losses)	-55	-84	-109	-195	-148		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	352,156	433,861	805,755	393,778	287,130	-18.83	171.60
Applicable income taxes	16,358	10,469	22,891	11,334	7,507	56.25	
Tax equivalent adjustments	42	68	115	166	166	-38.24	-70.00
Applicable income taxes (tax equivalent).....	16,400	10,537	23,006	11,500	7,673	55.64	11614.29
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	335,756	423,324	782,749	382,278	279,457	-20.69	159.24
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	335,756	423,324	782,749	382,278	279,457	-20.69	159.24
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	335,756	423,324	782,749	382,278	279,457	-20.69	159.24
Investment securities income (tax equivalent).....	18,175	48,864	83,942	99,000	66,071	-62.80	1.52
US Treasury and agency securities (excluding mortgage-backed securities)	215	0	12	0	0		
Mortgage-backed securities	15,216	45,453	77,886	92,127	53,228	-66.52	11.73
All other securities	2,744	3,411	6,044	6,873	12,843	-19.55	-35.95
Cash dividends declared.....	258,159	18,511	188,628	80,729	33,758	1294.62	350.26
Common	258,159	18,511	188,628	80,729	33,758	1294.62	350.26
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.60	2.90	90	3.89	2.92	91	3.84	2.85	91	4.06	3.27	90	4.51	4	84
Less: Interest expense	0.49	0.22	88	0.56	0.25	90	0.54	0.23	90	0.88	0.48	89	1.41	0.98	80
Equals: Net interest income (tax equivalent)	3.11	2.67	81	3.34	2.65	90	3.30	2.60	90	3.18	2.77	74	3.10	3.01	48
Plus: Non-interest income	0.96	0.96	58	1.08	1.11	55	0.91	1.04	49	0.79	1.21	34	0.77	1.32	30
Equals: adjusted operating income (tax equivalent)	4.07	3.67	77	4.41	3.82	82	4.22	3.70	80	3.97	4.04	52	3.87	4.41	25
Less: Overhead expense	1.97	2.17	39	1.68	2.24	16	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34
Less: Provision for credit losses	-0.06	0.09	9	-0.06	-0.15	60	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	18	0	0.01	6	0	0.01	9	0	0.02	3	0	0.01	23
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.16	1.40	93	2.80	1.79	92	2.57	1.66	94	1.54	1.04	82	1.52	1.56	44
Less: Applicable income taxes (tax equivalent)	0.10	0.33	3	0.07	0.41	2	0.07	0.38	3	0.05	0.23	8	0.04	0.36	0
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	2.06	1.06	96	2.73	1.36	96	2.50	1.26	96	1.50	0.81	93	1.48	1.19	81
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	2.06	1.06	96	2.73	1.35	96	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80
Memo: Net income (last four quarters)	2.16	1.12	96	2.27	1.25	93	2.50	1.26	96	1.50	0.82	92	1.48	1.19	80
Net income-BHC and noncontrolling (minority) interest	2.06	1.07	96	2.73	1.37	95	2.50	1.27	96	1.50	0.83	91	1.48	1.20	80
Margin Analysis															
Average earning assets / Average assets	93.67	92.97	61	93.74	93.15	58	93.72	93.08	57	93.52	92.32	68	91.07	91.05	52
Average interest-bearing funds / Average assets	71.47	60.12	84	74.04	62.32	84	73.67	61.99	84	77.36	64.06	89	79.31	65.57	90
Interest income (tax equivalent) / Average earning assets	3.84	3.12	90	4.15	3.14	92	4.10	3.06	91	4.35	3.55	89	4.95	4.41	82
Interest expense / Average earning assets	0.52	0.24	89	0.59	0.27	90	0.57	0.25	90	0.94	0.52	89	1.55	1.08	82
Net interest income (tax equivalent) / Average earning assets	3.32	2.88	78	3.56	2.85	90	3.52	2.80	89	3.40	3.01	71	3.40	3.33	47
Yield or Cost															
Total loans and leases (tax equivalent)	4.11	4.01	63	4.29	4.05	70	4.26	4.01	68	4.57	4.27	70	5.11	5.09	57
Interest-bearing bank balances	0.71	0.42	95	0.02	0.11	5	0.08	0.14	8	0.05	0.27	2	0.17	2.04	1
Federal funds sold and reverse repos		0.58		0	0.26	20	0	0.25	19	0	0.68	7		2.44	
Trading assets		0.52			0.42			0.45			0.60			0.99	
Total earning assets	3.84	3.09	90	4.15	3.11	92	4.10	3.04	92	4.35	3.51	90	4.95	4.36	84
Investment securities (tax equivalent)	1.24	1.85	6	2.87	1.80	95	2.60	1.77	93	2.81	2.25	86	2.99	2.76	73
US Treasury and agency securities (excluding mortgage-backed securities)	0.30	1.22	3		1.28		0.03	1.14	3		1.75			2.32	
Mortgage-backed securities	1.22	1.78	7	2.98	1.56	98	2.71	1.57	96	2.78	2.05	94	2.46	2.61	29
All other securities	1.90	2.82	17	2.29	2.91	31	2.06	2.81	29	2.27	3.24	13	4.23	4.06	73
Interest-bearing deposits	0.33	0.20	78	0.36	0.24	75	0.33	0.21	74	0.89	0.53	85	1.54	1.10	80
Time deposits of \$250K or more	0.57	0.50	65	0.79	0.76	56	0.73	0.66	61	1.73	1.42	81	2.18	1.96	65
Time deposits < \$250K	0.56	0.44	71	0.45	0.72	21	0.44	0.62	28	1.43	1.36	55	2.34	1.82	82
Other domestic deposits	0.30	0.17	81	0.33	0.17	85	0.31	0.15	84	0.73	0.36	91	1.16	0.93	74
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.05	0.36	11	0.10	0.19	48	0.09	0.17	45	0.12	0.62	7	0	1.86	2
Other borrowed funds and trading liabilities	1.20	1.24	47	1.43	1.31	55	1.45	1.27	60	1.66	1.50	60	2.44	2.38	55
All interest-bearing funds	0.69	0.36	87	0.75	0.40	88	0.73	0.37	89	1.14	0.74	83	1.78	1.49	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	156,936	167,283	285,984	200,690	146,335
Fiduciary activities income	7,003	6,023	12,931	10,125	10,544
Service charges on deposit accounts - domestic	10,889	9,107	20,029	16,683	19,929
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	1,207	834	2,072	1,526	1,831
Insurance activities revenue.....	17	4	26	46	12
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	65,026	20,925	34,358	-83,501	-65,461
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	52,834	110,317	171,751	215,813	142,191
Other non-interest income.....	19,960	20,073	44,817	39,998	37,289
Total overhead expenses	320,688	260,629	544,229	504,312	444,821
Personnel expense.....	191,564	160,791	326,588	306,801	271,037
Net occupancy expense.....	43,584	35,014	76,309	66,526	58,703
Goodwill impairment losses	0	0	0	5,645	0
Amortization expenses and impairment loss (other intangible assets).....	863	980	1,887	2,123	2,367
Other operating expenses.....	84,677	63,844	139,445	123,217	112,714
Fee income on mutual funds and annuities.....	1,204	829	2,062	1,523	1,831
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,005	2,916	3,101	2,862	2,691
Average personnel expense per employee.....	63.75	55.14	105.32	107.20	100.72
Average assets per employee.....	10,855.50	10,644.29	10,107.92	8,910.01	7,034.44

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.77	2.35	33	0.50	2.15	34	0.72	2.17	35	0.76	2.02	37	1.25	2.72	38
Overhead expenses / Net Interest Income + non-interest income	48.33	59.40	14	38.05	59.03	1	41.19	59.28	6	49.83	62.28	11	60.73	61.29	52
Percent of Average Assets															
Total overhead expense	1.97	2.17	39	1.68	2.24	16	1.74	2.17	22	1.98	2.57	24	2.35	2.69	34
Personnel expense.....	1.17	1.20	48	1.04	1.25	25	1.04	1.21	29	1.20	1.30	42	1.43	1.41	50
Net occupancy expense.....	0.27	0.22	69	0.23	0.24	41	0.24	0.23	56	0.26	0.26	54	0.31	0.28	63
Other operating expenses.....	0.52	0.72	20	0.42	0.73	7	0.45	0.72	7	0.51	0.94	12	0.61	0.97	16
Overhead less non-interest income	1	1.19	32	0.60	1.10	13	0.82	1.10	24	1.19	1.25	43	1.58	1.32	65
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	48.33	58.92	15	38.05	58.45	1	41.18	58.83	7	49.82	61.82	13	60.72	60.64	55
Personnel expense.....	28.87	32.65	26	23.47	33.10	10	24.71	32.93	16	30.31	32.36	34	37	32.39	77
Net occupancy expense.....	6.57	6.14	56	5.11	6.33	30	5.77	6.23	43	6.57	6.58	51	8.01	6.52	76
Other operating expenses.....	12.89	19.36	6	9.46	18.60	1	10.70	19.18	2	12.94	22.28	5	15.71	21.20	16
Total non-interest income	23.65	25.40	51	24.42	28.18	44	21.64	27.67	37	19.83	28.83	32	19.97	29.23	32
Fiduciary activities income	1.06	2.23	42	0.88	2.24	38	0.98	2.20	43	1	2.09	41	1.44	1.97	49
Service charges on domestic deposit accounts	1.64	3.45	23	1.33	3.19	19	1.52	3.27	24	1.65	3.27	25	2.72	3.88	35
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0.18	2.25	20	0.12	2.52	17	0.16	2.58	18	0.15	2.46	17	0.25	3.54	18
Insurance activities revenue.....	0	0.36	32	0	0.37	25	0	0.36	27	0	0.41	28	0	0.47	24
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	9.80	1.38	92	3.05	0.55	92	2.60	0.60	89	-8.25	0.01	0	-8.94	0.28	0
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	7.96	1.51	95	16.10	3.83	93	13	3.30	93	21.32	3.92	93	19.41	1.86	98
Other non-interest income.....	3.01	9.09	12	2.93	9.26	7	3.39	9.27	10	3.95	9.65	16	5.09	10.04	20
Overhead less non-interest income	24.68	32.73	24	13.63	29.94	12	19.54	30.52	20	30	31.93	42	40.74	31.06	79
Applicable income taxes / Pretax net operating income (tax equivalent).....	4.65	21.22	1	2.41	21.54	1	2.84	21.18	1	2.88	18.63	4	2.61	20.56	1
Applicable income tax + TE / Pretax net operating income + TE	4.66	23.38	1	2.43	23.10	1	2.86	22.67	1	2.92	21.18	5	2.67	23.23	0

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	24,178,420	22,798,234	24,487,777	21,208,465	14,434,111	6.05	161.40	
Commercial and industrial loans	2,228,457	2,409,386	2,220,580	2,518,381	1,612,483	-7.51	101.09	
Loans to individuals	182,688	142,798	177,557	147,778	134,718	27.93	82.95	
Loans to depository institutions and acceptances of other banks	0	0	0	0	5,238		-100.00	
Agricultural loans	234	189	213	165	121	23.81	172.09	
Other loans and leases	49,090	74,219	56,167	73,459	104,937	-33.86	-36.56	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	26,638,889	25,424,826	26,942,294	23,948,248	16,291,608	4.78	152.66	
Less: Allowance for loan and lease losses	170,628	199,361	179,800	215,212	112,500	-14.41	74.22	
Net loans and leases	26,468,261	25,225,465	26,762,494	23,733,036	16,179,108	4.93	153.39	
Debt securities that reprice or mature in over 1 year	2,284,601	3,053,867	2,675,926	3,328,374	2,802,167	-25.19	89.19	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	28,752,862	28,279,332	29,438,420	27,061,410	18,981,275	1.67	146.74	
Interest-bearing bank balances	1,944,134	453,807	141,616	245,382	1,878,278	328.41	67.54	
Federal funds sold and reverse repos	0	0	0	100	0			
Debt securities that reprice or mature within 1 year	403,428	274,411	411,533	267,346	268,208	47.02	49.11	
Trading assets	0	0	0	0	0			
Total earning assets	31,104,769	29,012,503	29,996,505	27,578,737	21,133,522	7.21	137.73	
Non-interest-bearing cash and due from depository institutions	179,702	136,605	126,254	253,379	185,254	31.55	29.99	
Premises, fixed assets, and leases	260,169	272,411	265,552	272,807	259,154	-4.49	-2.50	
Other real estate owned	6,957	14,969	12,418	12,495	18,341	-53.52	-79.61	
Investment in unconsolidated subsidiaries	636	574	579	633	655	10.80	10.61	
Intangible and other assets	1,562,614	1,650,071	1,768,968	1,522,390	1,408,704	-5.30	47.97	
Total assets	33,114,847	31,087,133	32,170,276	29,640,441	23,005,630	6.52	127.13	
Quarterly average assets	32,791,159	31,255,226	32,146,662	29,067,847	20,751,079	4.91	108.06	
Average loans and leases (YTD)	26,880,604	25,476,933	25,840,837	20,093,153	14,882,509	5.51	151.07	
Memoranda								
Loans held-for-sale	0	0	0	0	0			
Loans not held-for-sale	26,638,889	25,424,826	26,942,294	23,948,248	16,291,608	4.78	152.66	
Real estate loans secured by 1–4 family	17,094,578	16,268,704	17,782,293	14,841,463	8,369,656	5.08	268.22	
Commercial real estate loans	7,074,591	6,513,448	6,698,725	6,346,718	6,048,577	8.62	54.40	
Construction and land development	805,218	897,857	881,254	789,467	901,123	-10.32	36.21	
Multifamily	544,820	511,070	508,756	525,308	610,740	6.60	51.63	
Nonfarm nonresidential	5,724,553	5,104,521	5,308,715	5,031,943	4,536,714	12.15	57.64	
Real estate loans secured by farmland	9,251	16,082	6,759	20,284	15,878	-42.48	-63.29	
Total investment securities	2,692,374	3,333,231	3,092,395	3,600,219	3,076,136	-19.23	82.15	
U.S. Treasury securities	143,680	0	144,671	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	5,607	10,512	6,049	11,588	14,132	-46.66	-67.33	
Mortgage-backed securities	2,285,335	3,054,100	2,677,473	3,329,074	2,799,036	-25.17	88.27	
Asset-backed securities	254,752	265,619	261,202	256,557	259,968	-4.09	4.38	
Other debt securities	3,000	3,000	3,000	3,000	3,000	0.00	0.00	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	2,595,201	3,237,234	2,995,805	3,504,806	2,981,883	-19.83	87.25	
U.S. Treasury securities	143,680	0	144,671	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00	
Municipal securities	5,607	10,512	6,049	11,588	14,132	-46.66	-67.33	
Mortgage-backed securities	2,285,335	3,054,100	2,677,473	3,329,074	2,799,036	-25.17	88.27	
Asset-backed securities	157,579	169,622	164,612	161,144	165,715	-7.10	3.74	
Other debt securities	3,000	3,000	3,000	3,000	3,000	0.00	0.00	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-11,149	-12,730	-11,063	-27,155	-13,967			
Available-for-sale securities appreciation (depreciation)	-117,303	55,820	24,494	68,163	-13,010			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	182,267	36,731	187,936	47,508	167,581	396.22	-50.94	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,080,934	5,239,948	5,517,303	5,304,994	3,336,752	16.05	129.73
NOW, ATS and transaction accounts	3,194,542	2,532,936	2,238,614	2,384,657	768,855	26.12	776.09
Time deposits less brokered deposits < \$250K	555,565	-852,784	-441,022	-781,219	1,415,298		-55.72
MMDA and other savings accounts	10,083,819	10,061,420	10,790,145	9,120,437	5,902,533	0.22	229.08
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	19,914,860	16,981,520	18,105,040	16,028,869	11,423,438	17.27	171.67
Time deposits of \$250K or more	238,381	244,635	222,599	288,752	503,858	-2.56	-18.17
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	250,000	250,000	0	0	-100.00	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	8,819,911	7,470,654	9,050,025	7,464,701	10,056	18.06	86881.37
Other borrowings w/remaining maturity over 1 year	31,357	38,254	32,528	947,425	8,604,142	-18.03	-99.39
Brokered deposits < \$250K	588,397	3,341,327	1,487,992	2,726,261	479,907	-82.39	193.53
Noncore funding	9,678,046	11,344,870	11,043,144	11,427,139	9,597,963	-14.69	71.76
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	169,821	167,522	164,078	160,967	145,599	1.37	49.96
Total liabilities	29,762,727	28,493,912	29,312,262	27,616,975	21,167,000	4.45	127.57
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	7,807	7,807	7,807	7,807	7,807	0.00	0.00
Retained earnings	2,957,164	2,692,461	2,880,802	2,288,554	1,988,520	9.83	84.97
Accumulated other comprehensive income	387,148	-107,048	-30,596	-272,896	-157,698		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,352,120	2,593,221	2,858,014	2,023,466	1,838,630	29.26	123.23
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,352,120	2,593,221	2,858,014	2,023,466	1,838,630	29.26	123.23
Total liabilities and capital	33,114,847	31,087,133	32,170,276	29,640,441	23,005,630	6.52	127.13
Memoranda							
Non-interest-bearing deposits	6,080,934	5,239,948	5,517,303	5,304,995	3,336,752	16.05	129.73
Interest-bearing deposits	14,660,704	15,327,534	14,298,328	13,738,887	9,070,451	-4.35	183.28
Total deposits	20,741,638	20,567,482	19,815,631	19,043,882	12,407,203	0.85	165.16
Long-term debt that reprices within 1 year	0	0	0	0	8,585,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,858,014	2,023,466	2,023,466	1,838,630	1,695,656		
Accounting restatements	0	0	0	0	3,719		
Net income	335,756	423,324	782,749	382,278	279,457		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	258,159	18,511	188,628	80,729	33,758		
Change in other comprehensive income	417,743	165,848	242,300	-115,198	-105,380		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-1,234	-906	-1,873	-1,515	-1,064		
Holding company equity capital, ending balance	3,352,120	2,593,221	2,858,014	2,023,466	1,838,630		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	73.01	38.78	98	73.34	36.32	98	76.12	36.25	98	71.55	36.22	97	62.74	37.78	92
Commercial and industrial loans	6.73	11.05	27	7.75	12.25	21	6.90	10.76	27	8.50	13.52	23	7.01	12.02	23
Loans to individuals	0.55	3.52	28	0.46	3.48	25	0.55	3.36	30	0.50	3.40	27	0.59	4.20	25
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0.02	0.04	76
Agricultural loans.....	0	0.19	28	0	0.21	26	0	0.18	27	0	0.19	24	0	0.24	23
Other loans and leases.....	0.15	4.45	6	0.24	4.22	7	0.17	4.47	6	0.25	4.63	5	0.46	5.01	7
Net loans and leases.....	79.93	61.60	90	81.14	59.81	96	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60
Debt securities over 1 year.....	6.90	19.46	9	9.82	17.61	21	8.32	19.46	12	11.23	15.55	31	12.18	14.60	36
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	86.83	82.34	66	90.97	78.32	97	91.51	79.22	94	91.30	78.16	98	82.51	79.65	38
Interest-bearing bank balances	5.87	4.59	69	1.46	9.11	6	0.44	8.50	0	0.83	7.51	5	8.16	3.06	88
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	55	0	1.57	25
Debt securities 1 year or less	1.22	1.68	54	0.88	1.53	42	1.28	1.56	58	0.90	1.68	38	1.17	1.91	49
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	93.93	90.95	81	93.33	91.43	71	93.24	91.77	67	93.04	91.05	74	91.86	89.53	73
Non-interest cash and due from depository institutions.....	0.54	1.01	15	0.44	1.01	10	0.39	0.82	16	0.85	1.07	34	0.81	1.14	24
Other real estate owned.....	0.02	0.01	81	0.05	0.02	87	0.04	0.01	89	0.04	0.02	78	0.08	0.03	89
All other assets.....	5.53	7.97	22	6.23	7.50	36	6.36	7.35	38	6.10	7.82	29	7.33	9.27	28
Memoranda															
Short-term investments	7.09	7.68	58	2.34	12.01	5	1.72	11.47	3	1.73	11.17	3	9.33	7.63	69
U.S. Treasury securities.....	0.43	1.96	37	0	1.08	12	0.45	1.47	48	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0	0.77	10	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.02	1.75	19	0.03	1.72	21	0.02	1.73	18	0.04	1.69	22	0.06	1.34	26
Mortgage-backed securities	6.90	13.68	21	9.82	12.97	37	8.32	14.14	22	11.23	11.75	48	12.17	11.44	54
Asset-backed securities	0.77	0.68	68	0.85	0.38	80	0.81	0.50	75	0.87	0.32	81	1.13	0.28	84
Other debt securities	0.01	0.52	28	0.01	0.52	28	0.01	0.53	29	0.01	0.42	31	0.01	0.39	34
Loans held-for-sale.....	0	0.35	7	0	0.42	8	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	80.44	61.41	92	81.79	59.85	96	83.75	58.06	96	80.80	61.72	93	70.82	63.50	64
Real estate loans secured by 1–4 family	51.62	12.26	98	52.33	11.69	98	55.28	11.46	98	50.07	11.91	98	36.38	13.29	96
Revolving	0.83	1.49	37	0.80	1.45	37	0.82	1.42	41	0.87	1.66	35	1.13	2.07	38
Closed-end, secured by first liens	50.66	10.40	98	51.39	9.84	98	54.31	9.67	98	49	9.81	98	34.88	10.69	96
Closed-end, secured by junior liens	0.13	0.18	59	0.14	0.20	49	0.14	0.17	58	0.20	0.22	59	0.37	0.28	70
Commercial real estate loans	21.36	24.34	42	20.95	22.48	43	20.82	22.69	46	21.41	22.22	44	26.29	22.23	53
Construction and land development	2.43	3.75	41	2.89	3.35	47	2.74	3.34	48	2.66	3.40	45	3.92	3.44	61
Multifamily.....	1.65	3.69	33	1.64	3.31	31	1.58	3.57	32	1.77	3.12	37	2.65	3.01	52
Nonfarm nonresidential	17.29	15.50	55	16.42	14.81	56	16.50	14.57	58	16.98	14.72	55	19.72	14.69	64
Real estate loans secured by farmland.....	0.03	0.35	37	0.05	0.34	45	0.02	0.30	41	0.07	0.33	48	0.07	0.36	47

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	90.76	62.08	96	89.67	59.66	96	90.89	61.05	96	88.56	57.15	96	88.60	57.46	96
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	90.76	62.08	96	89.67	59.66	96	90.89	61.05	96	88.56	57.15	96	88.60	57.46	96
Real estate loans secured by 1–4 family.....	64.17	20.31	96	63.99	19.82	97	66	19.86	98	61.97	19.43	98	51.37	20.75	96
Revolving	1.03	2.40	33	0.98	2.42	29	0.98	2.43	29	1.08	2.64	29	1.60	3.15	32
Closed-end.....	63.14	17.67	97	63.01	17.22	98	65.02	17.24	98	60.89	16.59	98	49.77	17.39	96
Commercial real estate loans	26.56	38.23	30	25.62	36.54	29	24.86	37.86	27	26.50	34.63	31	37.13	33.52	49
Construction and land development.....	3.02	5.97	35	3.53	5.50	40	3.27	5.65	38	3.30	5.26	39	5.53	5.09	59
1–4 family.....	0.92	1.34	53	0.75	1.11	54	0.78	1.18	54	0.78	0.93	55	1.01	0.94	63
Other.....	2.10	4.56	32	2.78	4.33	36	2.49	4.40	36	2.52	4.19	32	4.52	4.02	61
Multifamily.....	2.05	5.72	21	2.01	5.34	25	1.89	5.78	22	2.19	4.96	27	3.75	4.69	46
Nonfarm nonresidential	21.49	24.64	42	20.08	24.14	37	19.70	24.56	38	21.01	22.93	42	27.85	22.15	64
Owner-occupied.....	7.37	8.28	45	7.17	8.14	48	7.07	8.29	45	7.36	7.68	53	9.96	7.72	63
Other.....	14.12	16.13	40	12.91	15.71	36	12.63	15.94	37	13.65	14.95	42	17.88	14.34	62
Real estate loans secured by farmland.....	0.03	0.59	36	0.06	0.59	41	0.03	0.54	36	0.08	0.54	43	0.10	0.55	46
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0.03	0.11	75
Commercial and industrial loans	8.37	18.46	15	9.48	20.98	11	8.24	18.86	15	10.52	22.17	11	9.90	19.53	19
Loans to individuals	0.69	6.27	25	0.56	6.28	21	0.66	6.24	26	0.62	6.13	22	0.83	7.13	21
Credit card loans	0.09	0.53	61	0.09	0.51	62	0.09	0.53	61	0.11	0.65	61	0.19	0.81	59
Agricultural loans.....	0	0.32	27	0	0.37	25	0	0.34	26	0	0.32	24	0	0.37	24
Other loans and leases.....	0.18	8.30	6	0.29	8.03	6	0.21	8.75	6	0.31	9.09	5	0.64	9.85	6
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	787.63	407.54	97	805.01	383.17	97	815.79	391.81	98	868.14	381.27	99	760.48	391.26	96
Real estate loans secured by 1–4 family.....	556.87	130.40	98	574.45	124.52	98	592.40	126.06	98	607.52	125.03	98	440.96	138.18	97
Revolving	8.95	15.55	38	8.79	15.53	39	8.83	15.44	40	10.58	17.42	42	13.76	21.26	41
Closed-end.....	547.91	113.22	98	565.67	107.53	98	583.57	108.85	99	596.93	106.14	98	427.21	115.20	96
Commercial real estate loans	230.46	254.23	43	229.99	238.21	45	223.16	245.88	43	259.79	234.65	52	318.68	229.44	68
Construction and land development.....	26.23	38.88	42	31.70	35.52	48	29.36	35.95	46	32.32	35.62	50	47.48	34.95	66
1–4 family.....	8.02	8.60	58	6.75	7.06	60	7.01	7.42	58	7.66	6.34	62	8.71	6.61	64
Other.....	18.21	29.76	37	24.95	28.07	46	22.35	28.11	43	24.66	28.16	48	38.77	27.32	68
Multifamily.....	17.75	39.14	34	18.05	34.78	33	16.95	38.66	33	21.50	32.74	39	32.18	31.04	61
Nonfarm nonresidential	186.48	162.28	59	180.24	157.17	58	176.86	158.05	57	205.98	155.06	64	239.02	152.10	76
Owner-occupied.....	63.93	54.20	61	64.34	52.65	64	63.45	52.99	61	72.18	52.37	70	85.53	53.07	79
Other.....	122.55	106.54	56	115.90	102.08	56	113.40	102.54	55	133.80	100.54	65	153.49	97.41	72
Real estate loans secured by farmland.....	0.30	3.62	37	0.57	3.59	44	0.23	3.22	40	0.83	3.44	46	0.84	3.60	48
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0.28	0.44	79
Commercial and industrial loans	72.59	115.10	31	85.08	127.07	28	73.98	114.45	34	103.09	139.91	32	84.96	122.02	33
Loans to individuals	5.95	35.52	30	5.04	35.29	25	5.92	34.55	30	6.05	37.47	29	7.10	43.51	27
Credit card loans	0.82	2.76	62	0.84	2.61	63	0.83	2.77	63	1.11	3.30	64	1.61	4.34	61
Agricultural loans.....	0.01	1.81	28	0.01	2.01	25	0.01	1.86	26	0.01	1.88	25	0.01	2.18	25
Other loans and leases.....	1.60	50.19	6	2.62	46.75	7	1.87	51.06	6	3.01	49.54	5	5.53	52.44	7
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.78	30.64	27	19.27	28.84	26	18.43	30.07	22	20.12	27.32	31	28.16	26.45	50
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	171.67	203.71	43	172.96	187.37	45	165.46	195.33	40	197.23	183.76	52	241.74	178.57	66
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	235.60	261.50	43	237.30	244.59	45	228.92	252.85	42	269.41	240.85	52	327.27	236.10	70

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.09	7.68	58	2.34	12.01	5	1.72	11.47	3	1.73	11.17	3	9.33	7.63	69
Liquid assets	13.73	25.39	21	11.70	28.17	9	9.59	29.03	7	12.89	26.22	15	21.10	22.44	57
Investment securities	8.13	21.68	8	10.72	19.64	17	9.61	21.63	9	12.15	17.85	30	13.37	16.99	36
Net loans and leases	79.93	61.60	90	81.14	59.81	96	83.19	58.67	96	80.07	61.58	93	70.33	63.77	60
Net loans, leases and standby letters of credit	80.16	62.44	90	81.38	60.62	95	83.43	59.49	96	80.32	62.48	93	70.62	64.84	58
Core deposits	60.14	75.64	13	54.63	74.75	10	56.28	75.71	12	54.08	70.67	15	49.65	63.09	20
Noncore funding	29.23	10.86	90	36.49	10.89	94	34.33	10.30	93	38.55	14.13	90	41.72	19.36	87
Time deposits of \$250K or more	0.72	1.54	30	0.79	1.81	25	0.69	1.58	24	0.97	2.11	24	2.19	2.94	45
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.20	13	0.80	1.20	56	0.78	1.23	53	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.50	32	0.80	0.52	65	0.78	0.54	64	0	0.54	22	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	26.63	1.63	99	24.03	0.99	98	28.13	1	99	25.18	1.24	99	0.04	3.01	12
Earning assets that reprice within 1 year	22.89	36.16	18	16.67	38.93	6	16.85	37.37	7	16.21	39.38	4	29.13	39.29	21
Interest-bearing liabilities that reprice within 1 year	3.50	6.49	29	7.93	7.04	73	3.19	6.39	29	6.16	8.20	45	8.45	10.19	45
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	37.32	0.96	98
Net assets that reprice within 1 year	19.40	28.22	29	8.74	30.25	10	13.66	29.65	15	10.04	29.11	12	-16.64	26.63	1
Other Liquidity and Funding Ratios															
Net noncore funding dependence	25.49	3.09	94	37.52	-1.82	96	35.62	-2.33	96	40.31	3.20	94	39.22	14.45	91
Net short-term noncore funding dependence	25.22	-1.79	97	37.04	-8.21	99	35.35	-7.71	99	36.08	-4.76	99	-6.49	3.38	16
Short-term investment / Short-term noncore funding	24.45	166.36	12	6.50	284.81	2	5.05	273.46	0	4.99	184.19	0	235.22	77.77	92
Liquid assets - short-term noncore funding / Nonliquid assets	-17.69	28.61	3	-27.58	34.02	0	-27.09	36.68	0	-25.02	28.18	1	21.71	16.97	71
Net loans and leases / Total deposits	127.61	76.80	97	122.65	74.66	96	135.06	72.79	97	124.62	79.43	95	130.40	90.31	93
Net loans and leases / Core deposits	132.91	82.80	94	148.55	81.17	95	147.82	78.25	96	148.06	88.34	94	141.63	103.93	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.38	-6.37	80	-0.48	0.84	7	-0.39	0.12	25	-1.22	1.57	1	-0.78	0.72	3
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.05	-13.54	84	2.12	1.94	64	0.87	-0.25	78	3.06	4.31	40	-0.73	1.36	0
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	3.61	23.58	26	2.88	13.42	46	3.12	14.28	43	2.65	11.38	47	3.06	12.67	47
Available-for-sale securities	96.39	74.56	76	97.12	84.66	58	96.88	83.77	60	97.35	87.23	53	96.94	85.40	55
U.S. Treasury securities	5.34	9.26	50	0	5.52	12	4.68	6.70	63	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.02	11	0	4.50	10	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0.21	8	19	0.32	8.87	20	0.20	8.22	17	0.32	9.83	21	0.46	7.75	24
Mortgage-backed securities	84.88	63.23	83	91.63	66.59	88	86.58	66.54	82	92.47	66.64	84	90.99	67.43	83
Asset-backed securities	9.46	3.36	80	7.97	2.05	86	8.45	2.50	84	7.13	1.91	85	8.45	1.66	88
Other debt securities	0.11	3.01	31	0.09	3.17	29	0.10	3.08	30	0.08	3.01	32	0.10	2.94	35
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	14.98	8.89	76	8.23	8.69	56	13.31	7.78	79	7.43	10.55	49	8.72	11.86	54
Debt securities 1 to 5 years	0.26	20.02	1	0.07	17.05	0	0.08	18.25	0	0.15	17.03	3	0.38	17.94	4
Debt securities over 5 years	84.60	68.75	78	91.55	72.17	85	86.46	71.11	74	92.30	69.86	85	90.71	66.02	88
Pledged securities	6.77	30.80	9	1.10	33.87	5	6.08	32.26	13	1.32	35.67	6	5.45	30.57	12
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	222.37	-31.70	99	50.62	51.37	60	7.86	27.98	42	-76.11	183.32	0	30.67	26.69	64
Investment securities	-19.23	21.19	2	-9.40	33.34	8	-14.11	31.36	6	17.04	23.62	45	95.28	11.75	95
Core deposits	17.27	9.58	75	20.11	16.88	71	12.95	16.94	45	40.32	26.88	86	36.40	11.23	91
Noncore funding	-14.69	10.50	25	33.55	-23.76	96	-3.36	-14.79	72	19.06	-12.18	86	35.95	6.59	87

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	4,457,985	3,867,987	4,004,887	3,495,148	3,345,654
Commit: Secured commercial real estate loans	1,820,235	1,631,112	1,610,035	1,456,372	1,376,448
Commit: Unsecured real estate loans	144,545	79,315	135,832	88,405	130,708
Credit card lines (reported semiannually, June/Dec)	396,749	340,118	364,840	342,604	282,921
Securities underwriting	0	0	0	0	0
Standby letters of credit	76,240	72,195	77,436	74,698	66,470
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	156,942	3,013	566,592	609	1,422
Written options contracts (interest rate)	65,730	83,460	77,358	82,212	32,064
Purchased options contracts (interest rate)	60,000	60,000	60,000	60,000	20,000
Interest rate swaps	9,125,660	8,291,660	8,091,660	6,371,660	3,180,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)	13.46	24.48	12	12.44	22.45	14	12.45	22.78	13	11.79	22.01	13	14.54	23.52
Standby letters of credit	0.23	0.66	26	0.23	0.67	21	0.24	0.65	25	0.25	0.71	24	0.29	0.84
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45
Derivative contracts	28.41	44.65	68	27.14	49.75	63	27.34	46.30	65	21.98	48.62	51	14.06	68.47
Interest rate contracts	28.41	32.11	69	27.14	35.96	67	27.34	32.46	67	21.98	34.36	54	14.06	47.31
Interest rate futures and forward contracts	0.47	3.60	64	0.01	5.17	30	1.76	3.25	74	0	6.21	24	0.01	10.67
Written options contracts (interest rate)	0.20	1.58	45	0.27	1.82	35	0.24	1.41	41	0.28	2.18	31	0.14	2.47
Purchased options contracts (interest rate)	0.18	1.48	58	0.19	1.33	56	0.19	1.31	58	0.20	1.46	55	0.09	2.65
Interest rate swaps	27.56	21.90	75	26.67	20.67	74	25.15	20.49	72	21.50	20.83	62	13.82	28.86
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	16.58	46.07	5	15.18	42.93	7	15.50	44.98	7	17.39	42.82	9	22.48	45.53

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	9,408,332	8,438,133	8,795,610	6,514,481	3,233,486
Interest rate contracts	9,408,332	8,438,133	8,795,610	6,514,481	3,233,486
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	156,942	3,013	566,592	609	1,422
Written options	65,730	83,460	77,358	82,212	32,064
Exchange-traded	0	0	0	0	0
Over-the-counter	65,730	83,460	77,358	82,212	32,064
Purchased options	60,000	60,000	60,000	60,000	20,000
Exchange-traded	0	0	0	0	0
Over-the-counter	60,000	60,000	60,000	60,000	20,000
Swaps	9,125,660	8,291,660	8,091,660	6,371,660	3,180,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	9,408,332	8,438,133	8,795,610	6,514,481	3,233,486
Interest rate contracts	9,408,332	8,438,133	8,795,610	6,514,481	3,233,486
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	9,341,860	8,351,660	8,717,660	6,431,660	3,200,000
One year or less	841,200	275,000	781,000	290,000	195,000
Over 1 year to 5 years	5,148,330	4,773,330	4,833,330	3,303,330	1,800,000
Over 5 years	3,352,330	3,303,330	3,103,330	2,838,330	1,205,000
Gross negative fair value (absolute value)	13,081	226,357	157,231	341,055	135,696
Gross positive fair value	532,971	78,646	117,514	15,574	7,440
Held for trading	0	0	0	0	0
Non-traded	532,971	78,646	117,514	15,574	7,440
Current credit exposure on risk-based capital derivative contracts	5,873	1,048	546	1,528	218
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.67	9.78	39	0.04	12.57	20	6.44	11.16	54	0.01	14.05	14	0.04	13.49	13
Written options	0.70	5.78	26	0.99	7.49	25	0.88	6.28	23	1.26	8.18	25	0.99	5.91	25
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.70	5.46	26	0.99	7.20	25	0.88	5.96	23	1.26	7.73	28	0.99	5.10	27
Purchased options	0.64	3.69	49	0.71	3.44	49	0.68	3.27	50	0.92	3.42	48	0.62	4.42	46
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.64	3.17	52	0.71	3.04	51	0.68	2.87	52	0.92	2.86	53	0.62	3.35	50
Swaps	97	74.97	74	98.26	71.23	85	92	74.26	66	97.81	68.76	85	98.35	69.75	86
Held for trading	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	99.29	93.09	58	98.98	91.87	66	99.11	92.53	63	98.73	91.48	64	98.96	93.86	63
One year or less	8.94	31.78	34	3.26	28.05	20	8.88	27.56	34	4.45	32.05	19	6.03	32.17	24
Over 1 year to 5 years	54.72	24.76	86	56.57	26.03	91	54.95	27.01	87	50.71	27.06	85	55.67	30.45	83
Over 5 years	35.63	27.14	62	39.15	30.08	61	35.28	29.89	59	43.57	29.56	67	37.27	28.09	64
Gross negative fair value (absolute value)	0.14	1.56	13	2.68	1.25	89	1.79	0.98	82	5.24	1.55	96	4.20	0.83	98
Gross positive fair value	5.66	1.74	93	0.93	1.68	21	1.34	1.34	53	0.24	2.23	5	0.23	1.19	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	25	0.09	0.05	82	0.06	0.04	80	0.15	0.07	86	0.08	0.06	85
Gross positive fair value (X)	0.18	0.08	85	0.03	0.07	47	0.04	0.05	64	0.01	0.09	17	0	0.07	22
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.18	0.02	97	0.03	0.01	83	0.04	0.01	92	0.01	0.02	50	0	0.01	57
Current credit exposure (X)	0	0.04	24	0	0.05	13	0	0.04	14	0	0.06	14	0	0.05	12
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.04	0.54	24	0.01	0.63	13	0	0.46	14	0.01	0.85	14	0	0.73	12

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019							
Change: Allowance for Loan and Lease Losses excluding ATTR																
Beginning balance		179,800		215,212		215,212		112,500		112,522						
Gross losses		939		8,930		10,892		18,020		7,439						
Write-downs, transfers to loans held-for-sale		0		0		0		0		0						
Recoveries		1,767		2,131		4,189		5,361		5,879						
Net losses		-828		6,799		6,703		12,659		1,560						
Provision for loan and lease losses		-10,000		-9,052		-28,709		115,371		1,538						
Adjustments		0		0		0		0		0						
Ending balance		170,628		199,361		179,800		215,212		112,500						
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0						
Analysis Ratios																
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct				
-0.06	0.08	9	-0.06	-0.14	62	-0.09	-0.09	44	0.45	0.51	44	0.01	0.15	11		
-0.07	0.14	15	-0.07	-0.25	68	-0.11	-0.16	51	0.57	0.82	34	0.01	0.24	9		
1,207.73	198.72	87	-133.14	77.32	39	-428.30	-105.48	16	911.38	487.86	84	98.59	130.58	27		
Allowance for loan and lease losses / Total loans and leases not held for sale	0.64	1.17	10	0.78	1.39	13	0.67	1.23	13	0.90	1.58	11	0.69	0.83	38	
Allowance for loan and lease losses / Total loans and leases	0.64	1.15	13	0.78	1.37	14	0.67	1.20	14	0.90	1.55	11	0.69	0.81	39	
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67			14.66	15.27	67	26.82	21.39	73	17	11.58	79	72.12	8.03	98	
Allowance for loan and lease losses / Nonaccrual assets	461.12	413.77	71	328.14	318.67	69	649.90	364.13	85	284.91	299.17	60	424.86	218.72	85	
ALLL / 90+ days past due + nonaccrual loans and leases	4.91	319.24	0	2.45	260.68	0	2.63	287.08	0	2.43	244.34	0	4.27	151.73	0	
Gross loan and lease losses / Average loans and leases	0.01	0.16	8	0.07	0.22	20	0.04	0.19	14	0.09	0.34	14	0.05	0.28	12	
Recoveries / Average loans and leases	0.01	0.07	15	0.02	0.08	14	0.02	0.08	12	0.03	0.07	23	0.04	0.08	36	
Net losses / Average loans and leases	-0.01	0.08	13	0.05	0.13	31	0.03	0.11	29	0.06	0.27	21	0.01	0.21	8	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40	
Recoveries / Prior year-end losses	16.22	23.25	35	11.83	16.12	41	23.25	34.67	33	72.07	33.98	89	46.07	36.22	78	
Earnings coverage of net loan and lease losses (X)	-413.18	-9.51	9	62.47	4.52	84	115.91	39.72	83	40.21	22.91	82	184.94	24.40	94	
Net Loan and Lease Losses By Type																
Real estate loans	-0.01	-0.01	41	0.02	0.03	65	0.01	0.02	60	0	0.04	26	-0.02	0.01	13	
Real estate loans secured by 1-4 family	-0.01	-0.02	51	0	-0.01	57	0	-0.02	65	0	0.01	39	0	0.01	51	
Revolving	0	-0.08	75	0	-0.05	62	-0.01	-0.07	56	-0.05	0.01	18	0.15	0.02	87	
Closed-end	-0.01	-0.02	50	0	-0.01	56	0	-0.01	62	0	0	0	0.38	0	0	41
Commercial real estate loans	0	0	71	0.08	0.05	74	0.04	0.04	68	0.02	0.07	36	-0.05	0.01	4	
Construction and land development	-0.01	-0.02	42	-0.01	0	32	-0.01	0	30	-0.03	0	0	22	-0.01	-0.01	33
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55	
Other	-0.01	-0.01	35	-0.01	-0.01	32	-0.01	0	25	-0.03	0	16	-0.01	-0.01	30	
Multifamily	0	0	58	0	0.01	51	0	0.01	48	-0.18	0	0	-0.01	0	9	
Nonfarm nonresidential	0	0	70	0.11	0.07	74	0.05	0.05	68	0.04	0.11	49	-0.06	0.02	2	
Owner-occupied	0	0	42	0	0.01	63	0	0.01	59	-0.01	0.02	3	0	0.01	21	
Other	0	0	75	0.10	0.06	78	0.05	0.04	74	0.05	0.08	63	-0.06	0.01	1	
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48	
Commercial and industrial loans	-0.02	0.10	21	0.33	0.20	71	0.16	0.17	56	0.44	0.47	54	0.16	0.37	29	
Loans to individuals	0.11	0.65	14	0.36	0.78	35	0.20	0.71	19	0.73	1.13	49	1.24	1.17	61	
Credit card loans	0.46	1.99	17	1.89	2.18	36	1.40	1.84	33	3.63	2.92	65	4.99	3.11	83	
Agricultural loans	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37	
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other loans and leases	0	0.14	31	0	0.08	37	0	0.10	32	-0.03	0.15	6	-0.01	0.15	8	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		1,064,312		739,778		785,276		900,661		1,182,079					
90+ days past due loans and leases		3,440,755		8,072,974		6,819,920		8,773,771		2,614,072					
Nonaccrual loans and leases		32,659		55,802		22,730		71,038		20,719					
Total past due and nonaccrual loans and leases		4,537,726		8,868,554		7,627,926		9,745,470		3,816,870					
Restructured 30–89 days past due		3,054		0		0		64		264					
Restructured 90+ days past due		0		0		5		16		0					
Restructured nonaccrual		5,497		3,886		6,997		3,910		4,836					
Total restructured loans and leases		8,551		3,886		7,002		3,990		5,100					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		23,327		48,510		41,108		15,960		23,499					
Other real estate owned		6,957		14,969		12,418		12,495		18,341					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		4,344		4,953		4,936		4,499		5,760					
Total other assets past due and nonaccrual		4,344		4,953		4,936		4,499		5,760					
Percent of Loans and Leases															
30–89 days past due loans and leases	4	0.32	99	2.91	0.27	99	2.91	0.32	97	3.76	0.39	99	7.26	0.43	99
90+ days past due loans and leases	12.92	0.09	99	31.75	0.10	99	25.31	0.10	99	36.64	0.12	99	16.05	0.15	99
Nonaccrual loans and leases	0.12	0.38	12	0.22	0.58	12	0.08	0.46	9	0.30	0.66	17	0.13	0.51	10
90+ days past due and nonaccrual loans and leases	13.04	0.53	99	31.97	0.73	99	25.40	0.62	99	36.93	0.85	99	16.17	0.71	99
30–89 days past due restructured	0.01	0.01	77	0	0.01	19	0	0.01	21	0	0.01	34	0	0.01	36
90+ days past due restructured	0	0	31	0	0	30	0	0	61	0	0.01	58	0	0.01	29
Nonaccrual restructured	0.02	0.09	27	0.02	0.12	14	0.03	0.10	27	0.02	0.13	16	0.03	0.14	21
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	3.99	0.32	99	2.91	0.27	99	2.91	0.32	97	3.76	0.40	99	7.25	0.43	99
90+ days past due assets	12.91	0.10	99	31.75	0.10	99	25.31	0.10	99	36.63	0.12	99	16.04	0.15	99
Nonaccrual assets	0.14	0.39	13	0.24	0.59	13	0.10	0.47	9	0.32	0.67	17	0.16	0.53	12
30+ days past due and nonaccrual assets	17.05	0.88	99	34.89	1.04	99	28.33	0.97	99	40.71	1.29	99	23.46	1.19	99
Percent of Total Assets															
90+ days past due and nonaccrual assets	10.50	0.32	99	26.16	0.43	99	21.29	0.36	99	29.86	0.52	99	11.48	0.44	99
90+ days past due and nonaccrual assets + other real estate owned	10.52	0.34	99	26.21	0.46	99	21.32	0.37	99	29.90	0.55	99	11.56	0.48	99
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.20	0.38	25	0.38	0.52	39	0.24	0.41	29	0.34	0.60	26	0.27	0.53	21
Allowance for loan and lease losses	38.68	57.44	39	59.83	67.93	50	42.41	62.64	36	46.27	66.66	34	55.84	115.41	21
Equity capital + allowance for loan and lease losses	1.87	3.52	31	4.27	4.43	56	2.51	3.60	39	4.45	4.97	48	3.22	4.28	39
Tier 1 capital + allowance for loan and lease losses	2.15	3.97	28	4.21	5.28	42	2.54	4.30	29	4.08	6.05	31	3.31	5.65	26
Loans and leases + other real estate owned	0.25	0.63	19	0.47	0.88	28	0.28	0.71	13	0.42	0.97	13	0.39	0.85	16

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		4.38	0.26	99	3.24	0.24	99	3.18	0.26	98	4.23	0.39	99	8.12	0.38	99
	90+ days past due		14.23	0.11	99	35.41	0.12	99	27.84	0.12	99	41.36	0.16	99	18.10	0.16	99
	Nonaccrual.....		0.12	0.45	17	0.23	0.65	18	0.08	0.52	11	0.30	0.76	18	0.13	0.46	14
Commercial and industrial	30–89 days past due		0.21	0.28	55	0.08	0.17	32	0.24	0.24	60	0.16	0.23	50	0.42	0.31	72
	90+ days past due		0.01	0.03	57	0.01	0.02	60	0.06	0.04	78	0.07	0.03	76	0.05	0.05	66
	Nonaccrual.....		0.12	0.46	19	0.14	0.64	12	0.11	0.57	14	0.31	0.75	23	0.08	0.83	12
Individuals	30–89 days past due		0.13	0.70	18	0.09	0.55	19	0.14	0.63	22	0.22	0.83	17	0.33	0.83	26
	90+ days past due		0.17	0.07	81	0.22	0.07	83	0.14	0.09	74	0.23	0.14	76	0.45	0.17	82
	Nonaccrual.....		0.01	0.18	25	0.02	0.18	33	0.01	0.17	29	0.10	0.28	41	0.09	0.17	49
Depository institution loans	30–89 days past due			0.01			0			0.01			0		0	0	47
	90+ days past due			0			0			0			0		0	0	49
	Nonaccrual.....			0.01			0			0			0		0	0	48
Agricultural	30–89 days past due		0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	2.68	0.20	96
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0.28	0.13	79

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		6.05	0.39	99	4.51	0.35	99	4.24	0.46	96	5.63	0.65	99	13.69	0.67	99
1–4 family	30–89 days past due	20.12	0.22	99	49.59	0.27	99	38.33	0.24	99	59.07	0.33	99	31.19	0.31	99
	90+ days past due	0.01	0.61	3	0.03	0.82	4	0.03	0.71	4	0.03	0.89	4	0.06	0.73	4
Revolving	30–89 days past due	0.05	0.26	18	0.43	0.29	73	0.09	0.28	29	0.03	0.48	12	0.40	0.45	46
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.33	1.15	33	0.18	1.05	21	0.28	1.18	28	0.14	1.13	18	0.11	1	16
Closed-end	30–89 days past due	6.15	0.42	99	4.57	0.36	99	4.31	0.49	97	5.73	0.65	99	14.11	0.70	99
	90+ days past due	20.45	0.25	99	50.36	0.29	99	38.91	0.26	99	60.12	0.38	99	32.20	0.35	99
	Nonaccrual	0.01	0.60	3	0.03	0.77	4	0.02	0.67	4	0.03	0.87	3	0.06	0.70	5
Junior lien	30–89 days past due	0	0.01	33	0	0.01	24	0.01	0.01	53	0	0.02	24	0.01	0.02	27
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	30	0	0.04	16	0	0.03	22	0	0.04	18	0.01	0.04	29
Commercial real estate	30–89 days past due	0.36	0.16	84	0.06	0.14	40	0.38	0.15	83	0.95	0.26	92	0.44	0.18	89
	90+ days past due	0	0.01	61	0.08	0.01	90	0.02	0.01	85	0.07	0.02	86	0.03	0.03	69
	Nonaccrual	0.39	0.32	66	0.72	0.52	71	0.24	0.38	43	0.91	0.62	72	0.23	0.23	60
Construction and development	30–89 days past due	1.61	0.22	92	0.03	0.12	47	2.18	0.17	96	1.14	0.28	88	0.63	0.28	80
	90+ days past due	0	0.01	39	0.22	0.01	96	0	0.01	38	0.59	0.01	99	0	0.02	33
	Nonaccrual	0.55	0.16	85	0.50	0.36	77	0.49	0.20	84	0	0.41	11	0	0.20	27
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0.03	0.02	77	0	0.03	28	0.14	0.06	80
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	1.61	0.17	92	0.03	0.07	59	2.15	0.13	96	1.14	0.22	89	0.49	0.20	82
	90+ days past due	0	0.01	40	0.22	0	97	0	0	41	0.59	0	99	0	0.01	35
	Nonaccrual	0.55	0.13	86	0.50	0.29	79	0.49	0.16	85	0	0.35	12	0	0.17	31
Multifamily	30–89 days past due	0.66	0.04	96	0	0.06	28	0	0.07	27	0	0.09	22	1.02	0.08	98
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0.22	0.11	80	0.20	0.05	86
Nonfarm non-residential	30–89 days past due	0.15	0.13	66	0.07	0.14	46	0.11	0.13	64	1.02	0.23	92	0.32	0.14	84
	90+ days past due	0	0.01	67	0.06	0.01	89	0.03	0.01	88	0	0.02	54	0.05	0.03	73
	Nonaccrual	0.41	0.39	62	0.83	0.66	66	0.22	0.45	36	1.13	0.80	68	0.28	0.28	57
Owner Occupied	30–89 days past due	0.11	0.04	86	0	0.04	25	0.04	0.04	62	0.11	0.07	72	0.11	0.07	71
	90+ days past due	0	0	72	0	0	34	0	0	37	0	0	67	0.05	0.01	82
	Nonaccrual	0.26	0.14	72	0.03	0.25	18	0.03	0.17	22	0.05	0.27	19	0.07	0.16	32
Other	30–89 days past due	0.05	0.08	61	0.07	0.09	64	0.07	0.08	71	0.91	0.14	93	0.21	0.07	87
	90+ days past due	0	0	37	0.06	0.01	91	0.03	0	92	0	0.01	33	0	0.01	30
	Nonaccrual	0.15	0.21	51	0.80	0.40	80	0.19	0.23	56	1.08	0.44	84	0.21	0.10	80
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	0.70	1.02	32	0.36	0.63	25	0.80	0.81	44	0.87	0.95	40	1.27	1.19	51
	90+ days past due	1.22	0.44	93	1.29	0.39	93	0.99	0.45	86	1.28	0.63	81	2	0.78	87
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	7,808	7,808	7,808	7,808	7,808										
Retained earnings	2,957,164	2,692,461	2,880,802	2,288,554	1,988,520										
Accumulated other comprehensive income (AOCI)	387,148	-107,048	-30,596	-272,896	-157,698										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,352,120	2,593,221	2,858,014	2,023,466	1,838,630										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	65,726	67,506	66,584	68,504	74,627										
Accumulated other comprehensive income-related adjustments	387,148	-107,048	-30,596	-272,896	-157,698										
Other deductions from common equity tier 1 capital	95	95	95	95	95										
Subtotal:	2,899,151	2,632,668	2,821,931	2,227,763	1,850,196										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	64,658										
Common equity tier 1 capital	2,899,151	2,632,668	2,821,931	2,227,763	1,785,538										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	116										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,899,151	2,632,668	2,821,931	2,227,763	1,785,538										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	186,867	187,576	195,339	178,717	124,899										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	186,867	187,576	195,339	178,717	124,899										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	16,751										
Tier 2 capital	186,867	187,576	195,339	178,717	108,148										
Exited advanced approach tier 2 capital															
Total capital	3,086,018	2,820,244	3,017,270	2,406,480	1,893,686										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	32,791,159	31,255,226	32,146,662	29,067,847	20,751,079										
Less: Deductions from common equity tier 1 capital	65,822	67,601	66,679	68,599	210,789										
Less: Other deductions	-9,567	810,674	-14,182	1,002,518	-16,215										
Total assets for leverage ratio	32,734,904	30,376,951	32,094,165	27,996,730	20,556,505										
Total risk-weighted assets	16,572,543	14,978,014	15,973,913	14,246,806	12,253,344										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	17.49	11.85	94	17.58	12.66	92	17.67	12.37	92	15.64	12.35	86	14.57	12.11	83
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	17.49	12.53	94	17.58	13.44	89	17.67	13.11	92	15.64	13.08	83	14.57	12.78	78
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	18.62	14.37	90	18.83	15.42	87	18.89	14.91	90	16.89	15.23	79	15.45	14.36	73
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.86	9.08	45	8.67	9.11	39	8.79	8.98	51	7.96	9.13	15	8.69	9.76	20
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		17			4			26			46			12	325.00	88.89	
Other insurance activities income		17			4			26			46			12	325.00	88.89	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		147,682			153,817			153,531			155,642			151,712	-3.99	1.80	
Analysis Ratios																	
06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	0	0.36	32	0	0.37	25	0	0.36	27	0	0.41	28	0	0.47	24		
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91				
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.81	12.13	23	5.43	11.54	28	5.11	12	24	6.37	11.03	34	7.99	11.51	38		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
Foreign Activities															
Total foreign loans and leases		9,074		12,491		12,930		13,043		16,505					
Real estate loans.....		9,074		12,491		12,930		13,043		16,505					
Commercial and industrial loans		0		0		0		0		0					
Loans to depository institutions and other banks acceptances		0		0		0		0		0					
Loans to foreign governments and institutions		0		0		0		0		0					
Loans to individuals		0		0		0		0		0					
Agricultural loans.....		0		0		0		0		0					
Other foreign loans.....		0		0		0		0		0					
Lease financing receivables.....		0		0		0		0		0					
Debt securities		0		0		0		0		0					
Interest-bearing bank balances		0		0		0		0		0					
Total selected foreign assets		9,074		12,491		12,930		13,043		16,505					
Total foreign deposits		0		0		0		0		0					
Interest-bearing deposits		0		0		0		0		0					
Non-interest-bearing deposits.....		0		0		0		0		0					
Analysis Ratios															
Yield: Foreign loans	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
0 0.77 32 0 0.64 34 0 0.66 33 0 0.87 31 0 1.25 31															
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans		0.61			1.03			0.79			0.64				0.29
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	-27.36	11.61	18	-17.41	-1.19	23	-0.87	6.83	49	-20.98	-2.40	19	-9.40	22.48	29
Total selected assets.....	-27.36	18.50	14	-17.41	3.19	20	-0.87	9.48	47	-20.98	2.04	19	-9.40	12.40	27
Deposits		-4.80			9.07			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		7,066,111	5,893,902	6,400,029	4,704,205	3,412,987	19.89	82.94
1–4 family residential loans		7,066,111	5,893,902	6,400,029	4,704,205	3,412,987	19.89	82.94
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		21.34	18.96	19.89		15.87		14.84
1–4 family residential loans		21.34	18.96	19.89		15.87		14.84
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		70.87	69.97	71.73		67.31		58.47
Home equity lines		0.82	0.79	0.80		0.90		1.33
Credit card receivables.....		0.07	0.08	0.07		0.09		0.16
Auto loans and other consumer loans.....		0.33	0.26	0.31		0.30		0.37
Commercial and industrial loans		6.61	7.69	6.66		8.79		8.18
All other loans and leases.....		21.30	21.21	20.43		22.60		31.50

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
						1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	0	0	0	0	0		0	
1–4 family residential loans.....	0	0	0	0	0		0	
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0	
Seller's interest carried as securities and loans	0	0	0	0	0		0	
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0		0	
Total retained credit exposure and asset sale credit exposure	4.29	9.01	6.34	9.23	4.18			
Dollar Amount in Thousands		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	427,656	281,819	365,992	368,753	400,897	51.75	6.00	
Home equity lines.....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commcial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total 30–89 days past due securitized assets.....	427,656	281,819	365,992	368,753	400,897	51.75	6.00	
90+ Days Past Due Securitized Assets								
1–4 family residential loans	706,106	1,095,814	931,908	1,125,368	510,043	-35.56	52.55	
Home equity lines.....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commercial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total 90+ days past due securitized assets	706,106	1,095,814	931,908	1,125,368	510,043	-35.56	52.55	
Total past due securitized assets.....	1,133,762	1,377,633	1,297,900	1,494,121	910,940	-17.70	30.87	
Net Losses on Securitized Assets								
1–4 family residential loans	12	26	107	770	557	-53.85	-95.79	
Home equity lines.....	0	0	0	0	0		0	
Credit card receivables.....	0	0	0	0	0		0	
Auto loans	0	0	0	0	0		0	
Commercial and industrial loans	0	0	0	0	0		0	
All other loans and leases.....	0	0	0	0	0		0	
Total net losses on securitized assets.....	12	26	107	770	557	-53.85	-95.79	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	6.05	4.78	5.72	7.84	11.75
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	6.05	4.78	5.72	7.84	11.75
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	9.99	18.59	14.56	23.92	14.94
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	9.99	18.59	14.56	23.92	14.94
Total past due securitized assets percent of securitized assets	16.05	23.37	20.28	31.76	26.69
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0.02	0.02
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0.02	0.02
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	6.12	4.63	4.68	6.25	13.41
Home equity lines	0.05	0.43	0.09	0.03	0.40
Credit card receivables	0.70	0.36	0.80	0.87	1.27
Commercial and industrial loans	0.21	0.08	0.24	0.16	0.42
All other loans and leases	0.35	0.06	0.37	0.92	0.47
Total managed loans past due 30–89 days	4.43	3.26	3.45	4.43	8.03
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	17.36	41.81	32.40	51.29	27.09
Home equity lines	0	0	0	0	0
Credit card receivables	1.22	1.29	0.99	1.28	2
Commercial and industrial loans	0.01	0.01	0.06	0.07	0.05
All other loans and leases	0	0.08	0.02	0.07	0.03
Total managed loans past due 90+ days	12.30	29.28	23.25	34.55	15.85
Total Past Due Managed Assets	16.73	32.54	26.70	38.98	23.89
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	0	0	0	0
Home equity lines	0	0	-0.01	-0.05	0.15
Credit card receivables	0.46	1.89	1.40	3.63	4.99
Commercial and industrial loans	-0.02	0.33	0.16	0.44	0.16
All other loans and leases	0	0.08	0.04	0.02	-0.05
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.04	0.02	0.05	0.01

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	287,694	31,265	236,437	101,239	52,648	820.18	368.91
Dividends	281,984	29,906	233,873	98,165	49,714	842.90	369.97
Interest	0	0	0	0	0	0	0
Management and service fees	5,710	1,359	2,564	3,074	2,934	320.16	321.71
Other income	0	0	0	0	0	0	0
Income from nonbank subsidiaries	168	241	456	472	465	-30.29	-24.32
Dividends	0	0	0	0	0	0	0
Interest	0	0	0	0	0	0	0
Management and service fees	168	241	456	472	465	-30.29	-24.32
Other income	0	0	0	0	0	0	0
Income from subsidiary holding companies	0	0	0	0	0	0	0
Dividends	0	0	0	0	0	0	0
Interest	0	0	0	0	0	0	0
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Total income from subsidiaries	287,862	31,506	236,893	101,711	53,113	813.67	367.49
Securities gains (losses)	0	0	0	0	0	0	0
Other operating income	93	-9	3,450	15	80		190.63
Total operating income	287,955	31,497	240,343	101,726	53,193	814.23	367.40
Operating Expenses							
Personnel expenses	24,329	8,590	16,725	10,531	9,205	183.22	557.01
Interest expense	350	449	833	529	572	-22.05	-26.62
Other expenses	7,956	6,436	16,025	10,380	9,545	23.62	62.57
Provision for loan and lease losses	0	0	0	0	0	0	0
Total operating expenses	32,635	15,475	33,583	21,440	19,322	110.89	259.65
Income (loss) before taxes	255,320	16,022	206,760	80,286	33,871	1493.56	386.01
Applicable income taxes (credit)	0	0	0	0	0	0	0
Extraordinary items							
Income before undistributed income of subsidiaries	255,320	16,022	206,760	80,286	33,871	1493.56	386.01
Equity in undistributed income of subsidiaries	80,436	407,302	575,989	301,992	245,586	-80.25	4.48
Bank subsidiaries	80,436	407,302	575,989	301,992	245,586	-80.25	4.48
Nonbank subsidiaries	0	0	0	0	0	0	0
Subsidiary holding companies	0	0	0	0	0	0	0
Net income (loss)	335,756	423,324	782,749	382,278	279,457	-20.69	159.24
Memoranda							
Bank net income	362,420	437,208	809,862	400,157	295,300	-17.11	164.57
Nonbank net income	0	0	0	0	0	0	0
Subsidiary holding companies' net income	0	0	0	0	0	0	0

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,340,844	98.66	2,595,477	98.34	2,842,369	98.30	2,022,300	1,835,667	28.72	123.07
Common and preferred stock		3,340,548	98.65	2,595,450	98.34	2,842,369	98.30	2,022,300	1,835,506	28.71	123.05
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		296	0.01	27	0	0	0	0	161	996.30	
Investment in nonbank subsidiaries		51	0	55	0	37	0	78	67	-7.27	-32.89
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		51	0	55	0	37	0	78	67	-7.27	-32.89
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		6,241	0.18	4,784	0.18	5,957	0.21	11,072	8,898	30.46	-14.28
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		29,130	0.86	35,293	1.34	31,183	1.08	35,996	18,008	-17.46	-6.67
Intangible assets		1,047	0.03	1,047	0.04	1,047	0.04	1,047	1,047	0.00	0.00
Other assets		8,926	0.26	2,559	0.10	10,983	0.38	458	199	248.81	5658.71
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		3,386,239	100.00	2,639,215	100.00	2,891,576	100.00	2,070,951	1,863,886	28.30	120.25
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		31,357	0.93	38,254	1.45	32,528	1.12	39,758	19,142	-18.03	-3.74
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		2,762	0.08	7,740	0.29	941	0.03	7,653	6,114	-64.32	-13.14
Balance due to subsidiaries and related institutions		0	0	0	0	93	0	74	0		-100.00
Total liabilities		34,119	1.01	45,994	1.74	33,562	1.16	47,485	25,256	-25.82	-4.67
Equity Capital		3,352,120	98.99	2,593,221	98.26	2,858,014	98.84	2,023,466	1,838,630	29.26	123.23
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		1	0	1	0	1	0	1	1	0.00	0.00
Common surplus		7,807	0.23	7,807	0.30	7,807	0.27	7,807	7,807	0.00	0.00
Retained earnings		2,957,164	87.33	2,692,461	102.02	2,880,802	99.63	2,288,554	1,988,520	9.83	84.97
Accumulated other comprehensive income		387,148	11.43	-107,048	-4.06	-30,596	-1.06	-272,896	-157,698		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		3,386,239	100.00	2,639,215	100.00	2,891,576	100.00	2,070,951	1,863,886	28.30	120.25
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	16.86	10.52	90	27.88	12.64	96	24.20	11.94	96	17.58	7.29	96	12.65	9.68	84
Bank net income / Average equity investment in banks	23.08	11.07	95	36.85	12.37	96	31.93	11.80	97	22.79	7.45	97	16.98	10.51	89
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.75				7.89
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01				8.55
Bank net income / Parent net income	107.94	98.83	79	103.28	96.24	65	103.46	96.79	64	104.68	88.16	61	105.67	82.22	70
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	1.02	17.48	12	1.77	16.87	16	1.17	16.81	13	2.35	20.06	15	1.37	20.43	12
Total debt / Equity capital	0.94	12.15	27	1.48	11.60	27	1.14	11.71	27	1.96	14.41	25	1.04	14.31	28
Total debt + notes payable to subs that issued TPS / Equity capital	0.94	14.28	18	1.48	13.82	17	1.14	13.63	18	1.96	16.67	17	1.04	16.36	15
Total debt + Loans guaranteed for affiliate / Equity capital	0.94	12.21	27	1.48	11.69	27	1.14	11.77	27	1.96	14.68	25	1.04	14.56	28
Total debt / Equity capital – excess over fair value	0.94	12.27	27	1.48	11.71	27	1.14	11.81	27	1.96	14.52	25	1.04	14.51	28
Long-term debt / Equity capital	0.94	11.61	28	1.48	11.05	27	1.14	10.95	28	1.96	13.56	25	1.04	13.04	29
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	100	39.62	96	100	39.10	96	100	39.86	95	4.20	34.67	24	0.22	28.44	27
Double Leverage															
Equity investment in subs / Equity capital	99.65	103.92	30	100.09	103.07	39	99.45	103.22	31	99.94	102.81	33	99.83	103.22	31
Total investment in subs / Equity capital	99.67	109.01	21	100.09	108.26	30	99.45	108.40	22	99.95	110.16	22	99.84	111.07	19
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.02	0.41	31	0	0.25	39	-0.02	0.29	35	0	0.47	32	-0.01	0.36	32
Equity investment in subs – equity cap / Net income-div (X)		1.23		0	0.83	4		1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	99.79	126.15	40	99.33	138.64	34	110.27	152.85	33	102.89	136.59	34	106.53	177.68	26
Cash from ops + noncash items + op expense / Op expense + dividend	101.32	116.54	42	97.19	130.64	33	101.54	154.48	25	106.20	147.24	26	111.45	190.27	22
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.86	92.87	56	88.66	103.17	40	99.81	98.54	49	105.35	134.08	42	106.99	116.34	45
Pretax operating income + interest expense / Interest expense	73,048.57	1,457.38	98	3,668.37	1,479.01	87	24,921.13	1,835.33	95	15,276.94	2,016.32	93	6,021.50	1,968.54	87
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	73,048.57	1,417.74	98	3,668.37	1,667.11	86	24,921.13	1,770.77	95	15,276.94	1,539.23	96	6,021.50	1,632.83	91
Dividends + interest from subsidiaries / Interest expense + dividends	109.08	140.52	42	157.73	153.06	61	123.44	174.12	35	120.81	150.43	43	144.81	210.80	31
Fees + other income from subsidiaries / Salary + other expenses	18.21	10.93	77	10.65	12.78	70	9.22	11.92	68	16.96	13.95	69	18.13	16.52	67
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.06	3.32	18	-0.27	3.64	13	-0.02	3.44	19	-0.35	3.85	14	-0.30	2.64	21
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	101.11	82.17	74	115.53	78.46	79	91.23	66.37	74	100.55	81.10	74	99.67	57.84	82
Dividends declared / Net income	76.89	34	94	4.37	25.30	13	24.10	28.27	41	21.12	42.29	21	12.08	33.08	14
Net income – dividends / Average equity.....	4.93	7.04	33	33.75	9.64	97	23.25	8.62	96	17.55	4.14	97	14.07	6.46	94
Percent of Dividends Paid															
Dividends from bank subsidiaries	109.23	128.25	48	161.56	139.49	65	123.99	155.92	39	121.60	132.17	50	147.27	178.13	43
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	109.23	168.66	39	161.56	193.08	57	123.99	203.53	30	121.60	174.85	35	147.27	260.40	30
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	77.81	43.08	78	6.84	36.56	21	28.88	45.96	28	24.53	60.28	20	16.84	66.55	14
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	1.58	0.85	82	0.31	0.90	77	0.32	0.88	79	0.77	1.47	76	0.99	1.55	76
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	79.38	46.71	76	7.15	38.35	19	29.19	51.33	25	25.30	62.88	18	17.83	69.36	13
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.93	65.33	64	94.95	67.82	53	97.31	74.16	56	96.50	69.76	58	93.46	67.32	52
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	1.98	1.33	81	4.31	2.08	81	1.07	1.44	79	3.02	1.87	79	5.52	1.81	81
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.91	75.26	69	99.26	81.78	60	98.37	83.13	51	99.52	82.20	69	98.98	78.80	63
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0.06	0.01	90	0.77	0.02	94	0.19	0.01	92	0.46	0.02	94	0.87	0.06	92
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.06	5.58	50	0.77	6.48	58	0.19	4.67	48	0.46	4.70	55	0.87	7.29	50
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11